IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Serial No.:

Peter J. Kaehler, et al.

Unknown

Filed:

Herewith

Title:

BENEFIT MANAGEMENT

Examiner:

Unknown Unknown

Art Unit: Docket:

110.0010001

INFORMATION DISCLOSURE STATEMENT

MS PATENT APPLICATION

Commissioner for Patents P.O. BOX 1450 Alexandria, VA 22313-1450

In compliance with the duty imposed by 37 C.F.R. § 1.56, and in accordance with 37 C.F.R. §§ 1.97 et. seq., the enclosed materials are brought to the attention of the Examiner for consideration in connection with the above-identified patent application. Applicants respectfully request that this Information Disclosure Statement be entered and the documents listed on the attached Form 1449 be considered by the Examiner and made of record. Pursuant to the provisions of MPEP 609, Applicants further request that a copy of the 1449 form, initialled by the Examiner to indicate that all listed citations have been considered, be returned with the next official communication.

Under 37 C.F.R. § 1.97(b)(3), it is believed that no fee or certificate is required with this Information Disclosure Statement.

Applicant(s) submit herewith PTO Form 1449 together with any required copies of patents, publications or other information which applicant(s) are aware, which applicant(s) believe(s) may be material to the examination of this application and for which there may be a duty to disclose in accordance 37 C.F.R. §1.56

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The Examiner is invited to contact the Applicants' Representative at the below-listed telephone number if there are any questions regarding this communication.

<u>CERTIFICATE UNDER 37 CFR 1.8:</u> The undersigned hereby certifies that this correspondence is being deposited with the United	Respectfully Submitted,
States Postal Service with sufficient postage as first class mail, in an	Peter J. Kaehler, et al.
envelope addressed to: MSCommissioner for Patents, P.O. BOX 1450 Alexandria, VA 22313-1450 on thisday of	D. d. d. D
, 2003.	By their Representatives,
OR	E.J. Brooks & Associates, PLLC
"Express Mail" mailing label number: EU364299400US	1221 Nicollet Avenue, Suite 500
Date of Deposit: October 15, 2003	Minneapolis, MN 55403
This paper or fee is being deposited on the date indicated above with the United States Postal Service pursuant to 37 C.F.R. 1.10,	(612) 659-9340
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	By: The House of Swelf
South 1 Ports	Edward J. Brooks III
Sarah L. Reinhord	Reg. No. $40,925$
Name	
Charles I D 1 ()	10/15/2002
Great J. Hentone	Date:
Signature /	

Form 1449*	Atty Dkt. No.: 110.0010001	Serial No.: N/A
Information Disclosure	Applicant: Peter J. Kaehler, et al.	
Statement	Filing Date: Herewith	Group: N/A

		U.S. Pa	atent Documents			
*Examiner Initial *	Document Number	Date	Name	Class	Subclass	Filing Date
	2002/0049617	04/25/2002	Lencki, et al.	705	4	12/26/2000

Foreign Patent Documents						
**Examiner	Document	Date	Name	Class	Subclass	Filing Date
Initial	Number					

**Examiner Other Documents	
Initial	(Including: Author, Title, Date, Publisher, Ed., Vol., Pertinent Pages)